TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/
Bonnie Rickles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Britton, Randy

Application No.: 10/091,605

Filed: March 4, 2002

For: METHOD AND SYSTEM FOR IMPROVING FRAUD PREVENTION IN CONNECTION WITH A NEWLY OPENED CREDIT ACCOUNT

Customer No.: 20350

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Confirmation No. 7661

Examiner: Nga B. Nguyen

Technology Center/Art Unit: 3692

PATENT

Attorney Docket No.: 020375-005800US

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

Sir

In response to the Notice of Non-Compliant Amendment mailed June 2, 2008, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.